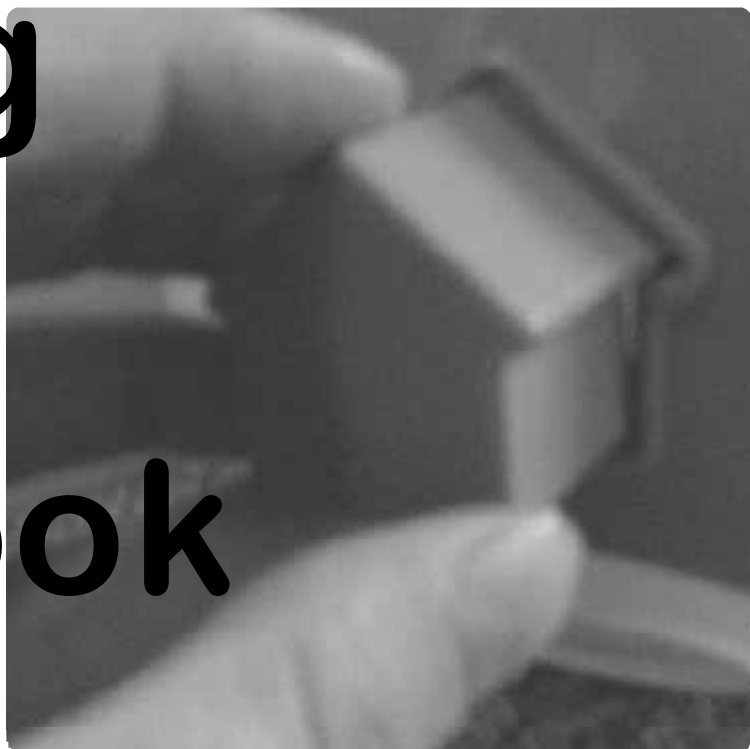


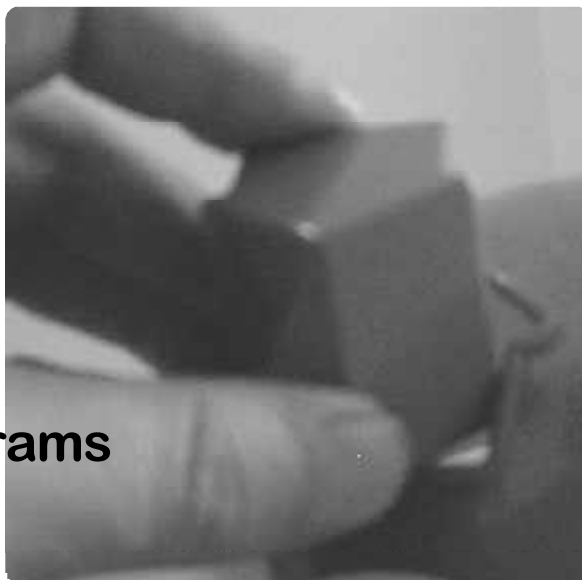
# Affordable



# Housing



# Handbook



**Affordable Housing Programs  
in the Halifax area**

March 2005

## Foreword

You or your group may already know about the extent of the shortage of affordable housing in Canada. You probably also have compassion for the needs of people who want to acquire or rent safe, affordable housing, and help them break free of the poverty cycle. In fact, your group may have already committed to the delivery of affordable housing to low and moderate income earners.

Many different groups, such as non-profit, faith and fraternal groups, ethnic, cultural or community organizations, builders and developers, are involved with the production of affordable housing. This document offers encouragement and advice to groups starting out or getting reorganized, and describes the different federal, provincial, municipal, corporate and private foundation programs that may be useful in creating affordable housing.

There are some details to remember as you use this handbook. Acceptance in some programs may restrict your group from applying for another program, and where this matters is not noted in this handbook. These restrictions also apply for private and corporate charities. Groups are encouraged to contact the different program administrators and ask them to explain all the rules and requirements. This handbook does not describe each of the programs exhaustively, but instead offers a brief description and contact information.

## Notes

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## Getting Started

This section is intended for new non-profit groups, existing non-profit groups getting re-organized and non-profit groups partnered with a government or a private company. These tips may confirm what you already know, but also may bring certain ideas to your attention.

### Goals and Mission Statements

Your group has a purpose, such as providing affordable housing, that has caused you to get organized. Clarifying this purpose is important. You need to establish a group identity. Consider a written Mission Statement, outlining your organization's purpose. Group decision-making is easier with a clear Mission Statement, as it can provide guidance for whether your group actions support your purpose. Mission statements are also helpful in applying for different types of funding, because the group's purpose is clearer.

Mission Statements are generally tied to achieving a goal. Remember to keep your short and medium term goals within a range that can be reasonably accomplished. Many groups are fuelled by caring, enthusiasm and idealism, but concrete goal setting requires a realistic analysis of what can be accomplished. Attainable goals need to be elaborated.

### Group Skills

When groups form for specific purposes, several individuals pool their skills, education and experiences. The combined skills of a non-profit group may be scrutinized by lenders and program managers when applying for funding. Document the skills, work experience and educational backgrounds of the people in your group. Keep resumes on hand, and document all the skills that each person can be expected to undertake. After determining the strengths and skills of people within your group, tasks can be assigned to people with the appropriate background. Responsibility delegated to the right person helps the efficiency of your group.

## Organization

Even the smallest groups need to pay attention to their organizational form and the way they conduct their meetings. Good record keeping and organizational management can help small groups to achieve big goals. Meetings need goals and general rules, so one person has to take the initiative to create an agenda before the meeting, and records the meeting event (keeping minutes) so a record of group decisions exists.

Your affordable housing group may wish to enhance their fundraising by applying as a charitable organization registered by Canada Customs and Revenue Agency. More information about charitable status can be found on this website:

<http://bsa.cbasc.org/gol/bsa/site.nsf/en/su06811.html#a1Partnerships>

### Record keeping

Basic record keeping skills are crucial. Organize all deeds, legal documents, planning documents, property records, application forms, expenses, assessments, permission letters and other relevant documents in a way that they can be accessed quickly and stored securely. Store documents in file folders and storage binders. By using file boxes, all your important documents are organized, portable, and easily accessible because they are all in one place. You never know when certain documents are needed in different meetings, and having them close-by and organized helps move the application process along quicker. It may be useful to assign record keeping duties to one person, instead of having different documents with different people.

### Public Communication

After a certain point, your affordable housing project needs to be communicated to a wider audience, and it is worth spending the time to create a good communications package. Many businesses specialize in



## Basic Information

communicating ideas to the public and would be a wise investment if your group has money available, or can recruit them as volunteers.

Affordable housing groups have many options in the way they communicate their goals to the public. Consider creating a pamphlet, scale models or detailed drawings that show your project. Much of the more detailed information can be placed on an internet website for the public to see. Clear writing, public speaking, photography and desktop publishing become valuable skills when you want to communicate your idea to the public.

Perhaps your group may wish to bring attention to yourselves through the media. Newspaper, radio and television news departments typically have assignment editors and program directors who may be receptive if you approach them with a story idea.

Successful communications is important tool in winning approval for your project if there are local questions or objections to your project (See NIMBY).

## Partnerships

Non-profit housing providers might want to consider the benefits that different partnerships bring to their projects. Private sector partnerships create opportunities for innovative financing mechanisms, shared resources, providing equity and minimizing risks. Partnerships need to be explicit in who is responsible for what commitment. Groups working together should decide on the legal arrangement that the relationship takes, such as the difference between general or limited partnerships. Affordable housing groups might want to take advantage of the various training programs for board development listed elsewhere in this booklet.

## Know Your Property

Some groups are fortunate enough to have a parcel of land donated for their project.

Before starting, it is worthwhile to become acquainted with the features of your property. Investigate how the site has been used in the past, and search for evidence of pollution. Check for the present zoning, what services are available for your site or if there is a lien against the property.

## Proposal Information

A Call for Proposals may require applicants to provide a wide variety of information including:

- ♦ Location information, such as describing nearby commercial areas, public transportation, zoning, public services or health-care services
- ♦ Detailed demographic information about the area, future tenants and average market rents and evidence of need
- ♦ Compliance with NS Residential Tenancy Act, Human Rights Legislation, NS Building Code, NS Fire Code
- ♦ Design requirements, such as a percentage of units with Barrier-Free Design
- ♦ Environmental assessments, building condition reports, letters of conditional financing, incorporation documents or building or land appraisals
- ♦ Outlining how the project is cost effective or conforms to Modesty Standards of floorspace for the area where you are building

## Modesty Standards

Affordable housing must be modest in floor size. These area measurements are provided by the Province of Nova Scotia (2004):

Type	sq. meters	sq. feet
Bachelor	41.8	450
1 Bedroom	60.4	650
2 Bedroom	79.2	853
3 Bedroom	92.9	1000



## Basic Information

### Financial Viability

Non-profit organizations are community focused, so they are good at defining need and explaining what their project is for, but must also emphasize the business case for their project. Affordable housing groups will have to determine the cost and revenues of operating a property, for both lending institutions and government staff overseeing programs. Development takes time and expenses do not occur in a lump sum, so cash flow projections are needed when applying for some programs. Groups will need first year revenue-expense plans, along with five and ten year projections. The first year of operation is critical, and a plan should show how revenue, costs and expenses are expected to occur in first year. Affordable housing projects may fail to gain approval when the financial arrangements are weak.

### Facility Management

Funding applicants must demonstrate some knowledge and experience in property management. Any housing project will face deteriorating conditions over time, and sooner without good property management. With some programs, an administration fee is included for non-profit groups to hire capable management staff. Affordable housing providers need to address property management within their applications.

### Community Support

Affordable housing providers are commonly asked to document their efforts to raise local awareness for their project when applying for funding. It is a good idea to keep track of people that support your project, because you may need to call on their support later on. Documented support counts, so take care to save all your testimony, letters to the editor, newspaper clippings, municipal council meeting minutes, etc. Your group may need to prove how community oriented they are.

### Ask Your Municipal Councillor

Councillors are helpful in providing advice or guiding groups through the various meetings and procedures. When dealing with a municipal government, there is almost no substitute for the efforts of an effective, supportive municipal councillor. Affordable housing providers would be wise to involve their councillor in the early planning stages of their projects.

### NIMBY (Not In My Back Yard)

Local resistance to higher density housing or housing designed for lower income households may limit the potential for building affordable housing. Associated delays by local residents can increase costs, lengthen or complicate the approval process and sometimes results in the cancellation of projects. Residents are usually concerned that a poorly designed, badly operated housing project will be built, resulting in decreased property values and increased traffic and property crime. Communication strategies are important in this case, to build community understanding and acceptance of affordable housing projects.

Some preliminary precautions can stop NIMBYism before it begins. Local consultation helps dispel myths, spreads the ideal goals of the development and even brings ideas about what local residents want the housing design to reflect. An approval process that attempts to placate neighbourhood residents and does not consult in good faith may face opposition. Good consultation includes involving more people in the design and planning process. When citizens feel that they have contributed and been listened to, they may turn from being opponents into neighbourhood advocates. The attempt to educate and effectively communicate the ideals of your group to the wider general public is an onerous task, but in the longer term helps gain neighbourhood support and increase your claim to being community-oriented.



## Municipal Information

### Municipal Planning and Land Zoning in Halifax Regional Municipality (HRM)

Housing groups, to make their projects affordable, spend considerable effort and resources securing federal or provincial funding. While securing land and resources for capital and operating expenses is important, the municipal land use and development approval process is sometimes more consuming than some groups expect. This section outlines the general structure of HRM approval process, what your organization can do to avoid common pitfalls, and what options exist when the project does not comply with existing by-laws and regulations.

Local governments, such as HRM, are empowered to regulate land use by the Nova Scotia Municipal Government Act (sections 8 and 9). The municipality uses a number of tools to exercise that power, such as a Municipal Planning Strategy, which designates land use zones and policy, and land use by-law, which specifies detailed zoning requirements such as use, setbacks, lot coverage, parking requirements, and other important details. Local governments use land use zoning to control permitted uses and densities over entire neighbourhoods. Zoning is determined in consultation with local communities and takes into consideration factors such as existing municipal infrastructure (sewer, water, roads), direction for growth and existing or abutting land uses.

#### As Of Right, Or Not?

Ideally, a housing project should pursue development 'as of right', which means that land dedicated for the project meets the existing zoning and land use by-law requirements. Only the development permit and building permits need to be issued before construction begins. Sometimes an affordable housing group may wish to develop their project anonymously, and 'as

of right' development is clearly preferable here because the development application proceeds with less public attention.

Currently there are over 30 Planning Strategies in HRM with their corresponding Land Use By-laws and secondary strategies, so what may be permitted in one area of HRM may not be permitted in another. In some areas the policy may not accept any multi-unit dwellings, and rezoning may not be an option.

The new HRM Regional Plan, when it is adopted by municipal council, should make the land use policies more consistent across the region. In any case, it is wise for groups developing affordable housing to request a zoning confirmation letter from HRM before dedicating any financial resources to the project. The letter will confirm the zone of your land parcel and its specific requirements. HRM planning staff can also be consulted about the different zoning requirements.

#### Discretionary Approval

If land cannot be developed 'as of right', then housing projects must begin an application under the discretionary approval process. Depending on the relation of the project to the overall policy and land use bylaw, a project may require rezoning, a development agreement, a policy change or any combination of the three. The discretionary approval process may vary in length and procedure, depending on the size, location and complexity of the project.

The local Community Council considers the planning application, and they present the idea to the public at a public hearing. In a typical application, HRM Planning staff study existing policy and the neighbourhood context of the application request, then consult with municipal advisory boards, committees, agencies and (if needed) provincial and federal departments, for feedback. Planning staff makes recommendations to council in a report



## Municipal Information

before the Community Council votes to decide whether to approve or reject a project. These processes vary in length, but may take months to complete.

HRM Planning and Development Services acts as one business unit, but the two sections have different responsibilities in the development process. What this means to housing providers is that applications for 'as of right' projects with correct zoning are directed to Development Services staff, while applications for zoning or municipal plan amendments are directed to Planning Services staff.

Development 'as of right' is clearly preferable from both time and cost perspectives. Locating a property with the correct zoning allows affordable housing groups a quicker, easier path to receive their development agreements and building permits. If your group does not have a choice with regard to the location, you can meet with planning staff before filing an application. You might consider hiring a planning consultant to assist you with the process.

### Development and Building Permits

A development permit is written approval that your development complies with HRM land use by-laws. After applying for a building permit, HRM staff will examine your submitted plans to ensure that the proposed building complies with the various government building codes. Development and building permits can be issued at the same time. Permit applications are typically processed within five business days, but complex applications may take longer. A permit application must include:

- ◆ A site plan that documents the building 'footprint', the location of driveways, doorsteps, or any building appendages. Other important information needed is set-back measurements, parking space allocation and building height. If the

project requires lot grading, a lot grading plan must be included.

- ◆ A building plan, which is a detailed floor plan of the housing project. Building plans list all the dimensions of the building interior and describe relevant building construction details.
- ◆ NS Department of Environment design approval for on-site sewage disposal systems.

HRM Planning and Development officers and technicians will explain anything you need to know about the development approval process, so contact them early in your planning stages. There are three planning and development offices in HRM, each dealing with a different region. The areas that each region covers, and their phone numbers, are:

#### Eastern Region

Dartmouth, Eastern Passage,  
Musquodoboit, Lawrencetown  
Preston and area (902) 490-4490

#### Central Region

Bedford, Hammonds Plains,  
Beaverbank, Fall River  
Waverley and area (902) 869-4375

#### Western Region

Halifax Peninsula and Mainland,  
Timberlea, St. Margarets,  
Prospect and area (902) 490-5650



## Federal Housing Programs (CMHC)

The federal government manages many aspects of housing, such as financing, tax policy, energy codes and assistance for municipal infrastructure. The main federal government agency involved in affordable housing is the Canada Mortgage and Housing Corporation (CMHC). The CMHC works to remove barriers to affordable housing by encouraging neighbourhood rehabilitation, conducting research and promoting home ownership & non market housing.

CMHC provides funds for housing projects that are innovative, affordable, and community based. These definitions are important when you apply for some CMHC and Nova Scotia housing programs.

Innovative refers to a non-conventional approach to addressing a need or demand, such as:

- ◆ A concept that has been tried elsewhere, but is new to the immediate area
- ◆ New or non-conventional financing arrangements
- ◆ New building materials, components or systems

Affordable is defined as the rent or sale price of the project as compared to average market rents, price, size and design in the same housing market. A project is affordable if the monthly costs to residents is below two levels of affordability, or 30% of median income. The more affordable the housing project, the wider the range of benefits

Community Based is when a project is produced by residents or for other members of the same community, and has support from the geographic community in which the housing will be located.

### CMHC Seed Funding

CHMC Seed Funding provides up to \$20,000 per housing project, to help pay for the preliminary costs of planning and development. Up to half of the funds are available in the form of a grant, with no repayment required. An additional \$10,000 is available as an interest-free loan, and is repayable if the affordable housing

development succeeds. Housing projects approved for this program must be either affordable, innovative, community based, or any combination of the three. There are no restrictions on building form or tenure type. There are also no restrictions on what sort of organization proposes the project, so eligible groups may include non-profit, First Nations, housing co-ops, entrepreneurs or unincorporated groups.

Seed Funding is focused on preliminary expenses in the early planning stages of a project. Eligible expenses may include housing market studies, developing business plans, financial viability analysis and preliminary design, as well as activities related to group organization, training or incorporation. There is traditionally a January deadline for applications, but please confirm this with your local CMHC officer.

Contact: Carla Staresina  
Phone: (902) 426-8430

### Consultation Services

CMHC sponsors the Canadian Centre for Public Private Partnership in Housing, whose staff actively works to help affordable housing providers develop housing projects.

The Centre helps organize community meetings, to explain the development process to the public. Housing seminars and workshops can be provided, where fellow housing providers and CMHC staff give presentations about housing related topics.

The Centre also provides one-on-one consultation and financing advice to prepare groups for approaching a lender. Up-to-date housing market analysis and research is available, with knowledgeable staff qualified to comment on the information. The centre also gives advice and provides opportunities for affordable housing providers to network with like-minded groups.

There are no deadlines for CHMC consultation services.

Contact: Carla Staresina      Audrey Moritz  
Phone: (902) 426-8430      (902) 426-8430



## Federal Housing Programs (CMHC)

### Proposal Development Funding

CHMC helps foster the development of affordable housing through the Proposal Development Funding (PDF) program. PDF provides repayable interest-free loans of up to \$100,000 to facilitate project proposals by any proponent of affordable housing, provided that the intended project meets affordability criteria set by CHMC. PDF loans are repayable if the project succeeds, but a portion of this loan may be forgiven for projects that add to the stock of affordable housing.

PDF funds must be used to develop proposals for new construction or conversion from a non-residential or non-affordable housing to affordable housing. The project must have at least five housing units, be below the market value for similar housing, be modest in size and design, and there must be a demonstrated need for the proposed housing project.

PDF is focused on reducing the 'soft costs' of development planning that occur before the affordable housing providers approach a lending institution. Projects that are eligible for PDF are usually farther along in the planning stages than projects in the 'Seed Funding' program. Providers using the PDF are restricted from applying for programs funded under the 2003 Canada-Nova Scotia Affordable Housing Agreement. The PDF program is available throughout the year, with no deadlines.

Contact: CMHC Halifax Office  
Phone: (902) 426-3530

### Capital Replacement Planning

CMHC helps non-profit housing providers with capital replacement planning. An interactive software program specifically designed to consider the major repairs and replacements that occur over a number of years helps housing providers to plan and budget for these significant costs without large rent increases or emergency funding.

With the capital replacement planning software the user can run scenarios, print

reports, enter or edit data and calculate annual reserve requirements. The manual provides a step-by-step plan for affordable housing providers to be ready for long-term replacements.

The software can be downloaded at:  
[www.cmhc.ca/en/prfias/otaspr/otaspr\\_001.cfm](http://www.cmhc.ca/en/prfias/otaspr/otaspr_001.cfm)

### Mortgage Loan Insurance

Mortgage loan insurance, offered by CMHC, makes it easier for non-profit groups to obtain financing for affordable housing projects. Affordable housing providers are provided relief through lower premiums and more flexible underwriting criteria for their mortgage loan insurance. CHMC insured loans reduce the risk to lenders by protecting them against loan default, so NHA (National Housing Act) approved lenders can offer lower interest rates to housing projects. Most major banks are CHMC approved lenders.

CHMC provides mortgage loan insurance for all forms of rental properties, retirement homes, nursing homes, mixed use properties, and other forms of co-ownership such as co-housing, co-op, life lease and undivided interest. Mortgage financing is available for a variety of purposes, including the purchase of an existing property, new construction, renovations, conversions and restructuring of existing debt.

CHMC has a three-step approach in assessing mortgage loan insurance. First, they will analyse the housing market to determine the level of risk. Then, CMHC will study the borrower's assets and consider management experience and financial capacity. Finally, CMHC will assess the market value of the real estate.

Groups looking to access mortgage loan insurance must apply through an NHA approved lender listed on the CMHC website. Application for this program is on a case-by-case basis.

Contact: CMHC Halifax or an NHA lender  
Phone: (902) 426-3530



## Other Federal Housing Programs

### CMHC Capacity Development Training

CMHC provides a Capacity Development Training program to assist housing providers in acquiring the skills they need to organize themselves and develop and manage housing. The CHMC training program is flexible and can accommodate almost any training that an affordable housing provider thinks will help them along. Training programs are divided into three modules:

**Organizational Development** - to help housing providers understand their roles, responsibilities, liabilities and legal obligations.

**Housing Project Development** - To help housing providers understand community housing needs through market assessment and examination of development options. This module also covers project viability, leveraging funds, finding partners and understanding the design and tendering process.

**Housing Project Management** - To provide an overview of housing project management and maintenance. Training is more specifically focused on financial planning and budgeting for repairs and upgrades.

Training offered by CHMC can be tailored to the needs and skill level of housing providers and developers. This program is available throughout the year.

Contact: Carla Staresina  
Phone: (902) 426-8430

### Home Energy Efficiency Retrofit Grants

In Canada's commitments to the Kyoto Protocol, a goal was set for energy efficiency retrofits of 20 percent of existing low-rise housing by 2010. The Government of Canada launched a grant program to encourage homeowners, particularly those who have older homes, to retrofit their homes to make them more energy efficient. The applicant dwelling must have received a

pre and post-retrofit energy efficiency rating under 'EnerGuide for Houses' to be eligible for the grant. One time grants are provided to owner occupied homes and Aboriginal housing, to a maximum value of \$3,348. The house must be a principal residence that is a low-rise, detached, semi-detached or row house or a mobile home on a permanent foundation. The applicant's house must not share heated areas with another house. Rental properties are not eligible for this program.

The grant application must be submitted to NRCAN (Natural Resources Canada) no later than 18 months after the date of the pre-retrofit evaluation. The closing date for submissions is March 31, 2007, when this program expires. For an application, phone the toll-free number below.

Contact: Natural Resources Canada  
Toll-free: 1 (800) 387 2000

Website: <http://oee.nrcan.gc.ca/houses-maisons/english/homeowners/grant/grant.cfm>

### Supporting Communities Partnership Initiative (SCPI)

The SCPI program is a community based approach offering local, long-term solutions as well as immediate care to the needs of homeless people, and is one of several programs belonging to the federal National Homelessness Initiative. Halifax has been selected as one of ten national "most affected cities". The program is funded by the federal Department of Labour and Housing, but locally coordinated by the Community Action on Homelessness.

Funding is available under SCPI for pre-development costs of projects aimed at housing the homeless or people with low-income, but also issues proposal calls for specific capital homeless initiatives.

Contact: Judy McMillan  
Phone: (902) 426-2568

Website: [www.homelessness.gc.ca/initiative/scpi\\_e.asp](http://www.homelessness.gc.ca/initiative/scpi_e.asp)



# Canada-Nova Scotia Affordable Housing Agreement

The Canadian and Nova Scotia governments agreed to assign \$37 million towards addressing the need for affordable housing. Funding for affordable housing projects under this agreement will be available until 2007. There are four programs funded within the agreement, two for rental units and two for owner occupied units. The Nova Scotia Department of Community Services administers the four programs under the agreement.

Contact: NS Community Services - Housing  
Phone: (902) 424-5110

## The New Rental Housing Initiative

This program is focused on creating affordable rental housing through new construction or conversion of buildings from other uses. Assistance is provided by direct capital contributions to affordable housing providers for low and moderate income households. Capital funding of \$25,000 per unit is provided upfront, with an additional \$25,000 per unit provided in supplemental funding over 10 years.

Projects sponsored under the New Rental Housing Initiative must meet a specific criteria, developed by proposal call to both the private sector and the non-profit sector. The second proposal call expired in February 2005, and a third proposal call is anticipated. Requests for information about this program or the proposal package can be directed to the Nova Scotia Department of Community Services.

## Home Ownership Preservation Program

The program assists in maintaining affordable home ownership in specifically targeted areas where the loss of affordable housing stock is occurring. This program is focused on renovating buildings to convert them from other uses and carrying out major repairs to provide a standard of health and safety. Nova Scotia has one of the highest rates of home ownership in the Canada, but also has a large stock of older houses.

Like the other programs, assistance is

provided by direct capital contributions between \$25,000\$ and \$30,000 per house, to reduce costs and maintain housing so it is affordable for people with low and moderate incomes. The program is meant to complement existing Residential Rehabilitation and Assistance Programs (RRAP) funding, where the original sum is not enough to cover the building repairs.

## New Home Purchase Program

This program assists affordable home ownership within designated 'urban areas being revitalized' by either new building construction or conversion of existing buildings from other uses. The program encourages moderate income households to remain in a community, by assisting them in purchasing a new home.

Assistance is provided by direct capital contributions, aimed at reducing costs and make the housing affordable for people with low and moderate incomes. Forgivable loan agreements of between \$30,000 - \$40,000 are available for each property, but restrictions exist so that any unforgiven portion of the loan must be repaid if the unit ownership changes within a decade.

## Rental Housing Preservation Program

This program is focused on non-profit housing providers creating affordable rental housing through the acquisition or renovation of existing buildings or housing at risk of being removed from the pool of affordable housing. Capital funding assistance is aimed at reducing costs and making the housing affordable for people with low and moderate incomes.

Capital funding of \$25,000 per unit is provided upfront, with an additional \$25,000 per unit in supplemental funding added over 10 years.

The program administrators work with pre-selected non-profit groups, so this program is not as accessible as others. However, groups interested in this program should call Nova Scotia Department of Community Services for more information.



## Nova Scotia Housing Programs

The Nova Scotia government is directly responsible for housing in Nova Scotia. The Province, through the Department of Community Services, plays a major role in affordable housing by influencing municipal planning and development decisions through policy and legislation and by funding housing projects, either through land donations or financial assistance. Provincial programs intended for the public at large or affordable housing providers are described on the Nova Scotia Department of Community Services website:

[www.gov.ns.ca/coms/hous/programs/default.asp](http://www.gov.ns.ca/coms/hous/programs/default.asp)

Telephone and mail contact information for the Halifax metro area is:

Department of Community Services - Housing  
2131 Gottingen Street, Suite 502  
Halifax NS B3J 3E4

Phone: (902) 424-5110  
Toll free: 1-800-774-5130

### Parent Apartment Program

This program will loan a family member up to \$25,000 to build an addition to a house for an elderly relative. The family member eligible for benefits under the program must be older than 50 and have an income of less than \$20,000. The building addition must add a minimum of 120 square feet of space (including closet space) and have a bathroom that is easily accessible. Interest rates may vary with income, and loans must be repaid within 10 years.

### Small Loan Assistance Program

This program improves housing conditions by providing low interest loans to qualified applicants. Low interest loans of up to \$20,000 are available to households whose income is less than \$35,000, who own their own home and have a good credit rating. Loans less than \$3,000 are secured by a promissory note and loans greater than \$20,000 are secured by a registered mortgage. A title search is required for

loans over \$5,000. The loan interest rate varies, depending on income, and the repayment period is usually 5 to 10 years, depending on the loan amount.

### Shelter Enhancement Program

SEP offers capital funding to support non-profit groups in enhancing existing shelters for women or children victims of family violence. This program covers both new development and renovation of existing stock. For new projects, a contribution of up to 100% of capital costs may be awarded, secured by a forgivable 15-year mortgage. For renovation, loans vary up to \$18,000 per unit, according to the location and number of existing units within the project.

### Senior Citizens Assistance Program

Grants of up to \$5,000 are available for homeowners over 65 years old to repair conditions that threaten the occupants' health and safety (e.g., roofing, plumbing, heating, etc). The maximum grant of \$3,000 is available to homeowners with incomes less than \$11,000. Households eligible for this program must have annual incomes less than \$20,000.

### Provincial Housing Emergency Repair Program

This program provides assistance to low income households who cannot afford to carry out emergency repairs on their homes. Grants of up to \$5,000 are available for households making less than \$14,000 a year to make safety related improvements to a single family residence. This program is oriented towards homeowners in smaller towns or rural areas.



## Nova Scotia Housing Programs

### Home Adaptations for Seniors' Independence (HASI)

The HASI programs offer a maximum grant of \$2,500 to homeowners or landlords to pay for home adaptations to extend the time seniors can live independently in their own homes. Funds are awarded to applicants assisting people 65 years and older, with obvious declining mobility. The grant must be used for upgrades that foster senior independence, such as handrails, grab bars, walk in showers or lever handles on doors. The income limit for people eligible for this program varies, depending on location and household size.

HASI applicants must fill out a general form, available at any of the Department of Community Services offices and the application is sent to the appropriate program managers. Applicants are asked to provide their last income tax return, and homeowners are to provide proof of home ownership (eg. property tax bill or deed).

After an application is made, an inspector is sent to the applicant residence to consider what is being proposed. The inspector reports to the program manager, and the application process continues.

### Rent Supplement Program

The purpose of this program is to assist in maintaining adequate, affordable rental housing to seniors and families on fixed or low incomes. Applicant income, family size, special needs, and present accommodations are considered before acceptance. The rent supplement program is a rental subsidy paid to selected private landlords and housing co-ops who have entered into an agreement with the Province. The rent paid by tenants is based on their household income, and the difference between what the tenant pays and the local market rent is supplemented to the landlord by the program.

Contact: Metropolitan Housing Authority  
Phone: (902) 420-6000

### Access-A-Home

This program provides funds for renovations to make houses wheelchair accessible for family members with long-term disabilities. Households with incomes less than \$30,000 are eligible for grants between \$1,000 and \$3,000.

Access-A-Home applicants must fill out a general form, available at any of the Department of Community Services offices, and the application is sent to the appropriate program managers. Applicants are asked to provide their last income tax return, and proof of home ownership (eg. property tax bill or deed). After an application is made an inspector is sent to the applicant residence to look at what is being proposed. The inspector reports to the program manager, and the application process continues.

### Family Modest Housing Program

This program is designed to provide funds for lower and middle income families to build or buy modest housing. Mortgages of up to \$70,000 are offered to families with incomes less than \$50,000 who do not own a home, have a good credit rating, steady employment and the ability to repay the loan. Interest rates are fixed for 5 years and must be repaid within 25 years.

### Notes



## Residential Rehabilitation and Assistance Programs (RRAP)

There are several RRAP programs for homeowners or landlords who own apartments and rooming housing. These RRAP programs repair substandard dwellings of households that are unable to afford shelter that meets adequacy, suitability and affordability norms. Funding for this program is provided jointly by the Government of Canada (75%) and the Province of Nova Scotia (25%).

To access any of the RRAP programs, applicants must fill out a general form, available at any Department of Community Services offices and staff will forward the application to the appropriate program managers. Applicants are asked to provide their last income tax return and homeowners are to provide proof of home ownership (eg. property tax bill or deed).

After an application is made for these programs, an inspector is sent to the applicant's residence to look at building condition and consider the proposed renovation. The inspector reports to the program manager, and the application process begins.

### Homeowner RRAP

This program provides homeowners with a forgivable loan of up to \$12,000 to repair substandard housing. The amount of financial assistance depends on the cost of repairs, household income and housing size.

### Rental RRAP

The Rental RRAP provides landlords with forgivable loans of up to \$18,000 per unit, to pay for the mandatory repairs to apartments for low income occupants. Landlords must enter into an agreement that limits rent increases after assistance is provided.

### Disabled RRAP for Landlords

This program provides landlords with forgivable loans of up to \$18,000 per unit to carry out work to modify a unit for a disabled occupant.

### Disabled RRAP for Homeowners

This RRAP program provides a loan of up to \$16,000 for homeowners to modify their homes to accommodate somebody with a disability. Up to \$12,000 of this loan may be forgivable, depending on household income and cost of repairs.

### Rooming House RRAP

The Rooming House RRAP assists landlords of rooming houses by providing up to \$12,000 per unit in forgivable loans for mandatory repairs. Landlords must enter into an agreement that limits rent increases after assistance is provided.

### Conversion RRAP

This program provides forgivable loans to entrepreneurs, non-profit groups, co-operatives, and Municipalities to convert non-residential properties into affordable rental housing units and/or units for low income households. Landlords renting to relatives are not eligible for assistance.

Eligible properties must be five years or older and be non-residential property free of environmental hazards. The maximum loan is \$24,000 for self-contained units and \$16,000 for shared units, forgivable over a period of up to fifteen years.



## Other Nova Scotia Housing Programs

### Community ACCESS-ability Program

This program, under the Nova Scotia Department of Municipal Services, offers cost shared grants to non-profit community organizations for accessibility related capital improvements, such as new construction aimed at improving public accessibility or to upgrade existing accessible facilities, using the Barrier Free Design requirements of the Nova Scotia Building Code Regulations.

The program is intended for shelters and group homes run by non-profit groups.

Grants of up to 2/3 of eligible costs to a maximum of \$10,000 per project are available. Cost sharing is required, but applicants may use donations of eligible labour and materials as part of their contribution. Grants from other government sources may affect the amount awarded under this program.

The deadline for applications is March 31 of each year. Application forms are available on the website listed below.

Contact: Karen Ramsland  
Phone: (902) 424-7798

Website: [www.gov.ns.ca/snsmr/muns/infr/access/access.asp](http://www.gov.ns.ca/snsmr/muns/infr/access/access.asp)

### Community Development/ Community Wellness Fund (CD fund)

The Chebucto West and Halifax Peninsula Community Health Boards Community Wellness Fund handed out over \$100,000 worth of grants to twenty groups in 2004. The fund has five categories to apply under. Affordable housing providers may apply under the 'Social Supports' or 'Healthy Environments' categories.

This fund is focussed on grassroots groups, and is noted to be an easy program to apply for.

Contact: Sharon Fraser  
Phone: (902) 424-5147

Website: [www.cdha.nshealth.ca/communityhealth/halifaxpen/index.html](http://www.cdha.nshealth.ca/communityhealth/halifaxpen/index.html)



### Notes



## Halifax Regional Municipality Programs

The Halifax Regional Municipality (HRM) does not play a direct role in the funding and delivery of affordable housing, but supports non-profit groups through the Community Grants program, councillor funds, tax exemptions and capital land donations. Each program has policies, procedures, eligibility criteria and an annual budget.

### HRM Community Grants Program

The Community Grants program provides both one-time and multi-year grants to non-profit organizations for special initiatives. This includes capital funding for affordable and supported housing and emergency assistance for vulnerable individuals. This program targets ten categories under three sectors. Each category offers Program Grants (up to \$5000) and Capital Grants (up to \$25,000). The Capital Grants program provided over \$480,000 to 98 different groups in 2004. Specific criteria apply to each category. Potential applicants are encouraged to read "Community Grants Program 2005-2006 Handbook" for more information, which can be downloaded for from this website address:

[www.halifax.ca/boardscom/bccgrants/grants.html](http://www.halifax.ca/boardscom/bccgrants/grants.html)

The other grant sectors where housing groups may be eligible to receive funding include:

### Healthy Communities Sector

- ◆ Affordable Housing – Details are listed on page 17
- ◆ Environment – Program Grants are available for 'greening' projects, bird feeding stations or bird nesting boxes. Capital grants are available for look-off or viewing stations, outdoor seating and other expenses for building outdoor amenities
- ◆ Supportive Housing – Grants are given to groups that operate assisted living accommodations for persons with special needs. Program and

Capital Grants are available for a variety of construction, maintenance and acquisition projects for supportive housing

### Safe Communities Sector

- ◆ Emergency Assistance – Funding is available for projects on community owned and operated sites that provide crisis support with access to the general public, but does not include affordable or supportive housing applicants.
- ◆ Emergency Shelters - These grants are available for projects by groups that operate shelters for people deemed to be at risk.
- ◆ Social Supports – Grants are available for groups that provide support to people who face barriers to participating in community life due to disability, literacy, economic status or family composition. Affordable housing groups can apply under this category.

### Cultural Communities Sector

- ◆ Heritage – Affordable housing groups can apply for funding if their project protects heritage assets or promotes the unique character of the HRM. Program Grants are available for photograph displays, reproduction of older properties or for specialized storage equipment. Capital grants are available for buildings with a historical character.
- ◆ Ethnocultural – These grants are available for groups to preserve local customs and traditions, and promote a collective, distinctive and local social heritage.
- ◆ Arts and Crafts – Affordable housing groups may apply for these grants if a project helps publicize local talent, original composition and artistic expression.



## Halifax Regional Municipality Programs

Priority in the Affordable Housing category is given to independent living accommodations for low and moderate income groups, mixed use developments and projects near existing services (roads, water, sewer, public transportation). The program also prioritizes re-development of potential heritage properties, urban infill, abandoned buildings and the re-use of commercial or industrial sites for lofts, live-in studios, apartments or co-operative living. Proposals that demonstrate good planning, community integration, sustainability and aesthetic design are encouraged.

The program does not fund groups for who they are, but funds groups for the activities they want to do. In the Affordable Housing category, the activities eligible for Program Grants include technical studies, such as market analysis, feasibility studies, environmental assessment, and other surveys or reports. Professional fees and the purchase of safety equipment are also eligible expenses.

Activities listed as being eligible for Capital Grants include energy efficiency and building code compliance upgrades and 'Greening' (planting trees, etc.) or major repairs to existing buildings. Capital Grants may also contribute towards costs of purchasing property or the construction of affordable housing.

Groups must be non-profit, located within the HRM and registered with the Nova Scotia Registry of Joint Stocks for at least one year. Funds must be spent on the submitted project and not on staff salaries. Groups applying must submit financial statements, and prove that they can meet all their legal, fundraising, financial and organizational obligations.

Municipal staff accepts grant applications on behalf of the HRM Grants Committee, who make recommendations to Regional Council for final approval.

Grant proposals or information requests can phone or mail to:

HRM Grants Program  
c/o Regional Grants Program Co-ordinator  
PO Box 1749  
Halifax NS B3J 3A5  
Phone: (902) 490-5469

Deadline: March 31 (Some programs vary)

Website: [www.halifax.ca/boardscom/bccgrants/grants.html](http://www.halifax.ca/boardscom/bccgrants/grants.html)

### Residential Property Tax Exemption Program

This program reduces the amount of property tax for HRM property owners with a gross yearly income of under \$26,000. The value of the tax rebate is calculated using gross household income, the residential portion of property tax assessment and the amount of property tax billed. This program allows for flexibility in paying property tax through either a payment plan, a property tax rebate or a deferral, depending on the homeowner's needs.

HRM staff have some flexibility in these matters, so if the circumstances are special, people are encouraged to call HRM staff for advice. Program applications are available in May from HRM Customer Service Centres, but application deadline is December 31 for the following fiscal year.

Contact:

HRM Customer Service  
Phone: (902) 490-4000  
Toll Free: 1 (800) 835-6428

HRM Tax & Grants Office  
Phone: (902) 490-5454



## Halifax Regional Municipality Programs

### Property Tax Exemption for Non-Profit Organizations

Under By-law T-201, HRM can offer property tax exemptions and reductions to non-profit organizations based on the type of service they provide to the community. This exemption was extended to affordable housing groups in 2004.

Eligible non-profit groups must be registered with the Nova Scotia Registry of Joint Stocks with a Federal Charitable Status Number, and the program applicant must be the registered property owner. Other eligible groups in the housing sector include, transitional residences, emergency shelters and homes for persons with special needs. Levels of tax relief vary and are non-transferable. Tax exemptions must be renewed each year.

Application forms are available in September, can be either downloaded from the website listed below or mailed to people interested by writing to:

HRM Grants Program  
3<sup>rd</sup> Floor, 5251 Duke Street,  
PO Box 1749  
Halifax NS B3J 3A5

Contact: HRM Financial Services  
Phone: (902) 490-4000  
Deadline: Nov 30 for the following fiscal year

Website: [www.halifax.ca/boardscom/bccgrants/taxexemp.html](http://www.halifax.ca/boardscom/bccgrants/taxexemp.html)

### Councillors District Activity Fund

Each Councillor is allocated \$3,000 yearly to provide modest donations (under \$500) to volunteer groups and projects within their electoral district. Funds must be spent before March 31. This fund is for causes that are not eligible for funding under the Capital Grants programs, because they are too small or time sensitive.

Applicants must be registered non-profit organizations or charities. Staff at the Councillors' Support Office and Financial Services process these requests for funds.

Requests are received throughout the year.

Contact: Your Municipal Councillor or Councillors' Support Office

Councillor Support Office phone numbers:

Halifax and area Councillors  
(902) 490-4050

Dartmouth and area Councillors  
(902) 490-5692

Sackville and area Councillors  
(902) 869-4360

Cole Harbour and area Councillors  
(902) 490-6261

Fall River and area Councillors  
(902) 860-4258

### Land Donations and Below Market Value Sales

HRM periodically donates surplus land to non-profit groups. Affordable housing providers are eligible to request that the municipality sell them land at less than market rates. To promote the financial aspect of the affordable housing, the municipality has in the past financed the land sale through deferred payments. Land donations or sales must go through a public meeting.

Contact:  
HRM Real Estate  
Phone: (902) 490-5931

HRM Planning and Development Services  
Phone: (902) 490-4612



## Private Charitable Foundations

Each private charitable foundation expects applicants to be registered charities. Groups applying are encouraged to learn more about the foundations they are applying for, as each program has different degrees of restriction.

### The Edwards Family Charitable Foundation

This foundation places emphasis on funding Nova Scotia charities for children, disadvantaged, the community and innovative causes that promote social responsiveness. Donations are awarded in mid December.

For an application form, phone or write to:

PO Box 29093  
Halifax Shopping Centre RPO  
Halifax NS B3L 4T8  
Phone/ Fax: (902) 466-0085

### Flemming Charitable Foundation

The foundation funds smaller charitable organizations in the HRM that focus on relieving poverty and illness.

For an application form, phone or write to:

Fleming Charitable Foundation  
PO Box 65  
Dartmouth NS B2Y 3Y2  
Phone: (902) 435-1291

### Bishop William E. Power Family Charitable Foundation

Part of the foundation's mission is to assist the poor by providing seed funding for projects that enable those in need to help themselves. Housing is specifically mentioned as a funding target.

For more information, phone or write to:

William E Power Charitable Foundation  
PO Box 5000  
Antigonish NS B2G 2W5  
Phone: (902) 867-2375 Fax: (902) 867-3628

### United Way of Halifax

The United Way supports selected local charities and organizations through their yearly fundraising campaigns. Phone or write to the United Way and ask for an 'Expression of interest'. This package containing the guidelines for funding.

47 Portland Street  
Dartmouth NS B2I 1H4  
Phone: (902) 422-1501

### The McCain Foundation

The McCain Foundation funds a wide variety of Maritime charities. The foundation will fax or mail information and applications to groups upon request.

c/o Kim DeMerchant, Secretary, Charitable Donations  
107 Main Street  
Florenceville NB E7L 1B2  
Phone: (506) 392-5541 Fax: (506) 392-6840

### The Beaverbrook Canadian Foundation

This foundation funds organizations seeking to improve the quality of life for the next generation, mainly in the Maritimes, through activities in the fields of education, health, social welfare, and culture. For more information, phone or write to:

Beaverbrook Foundation Head Office  
c/o Mr. Hugh Cowans  
350 Brandy Cove Road  
St. Andrews NB E0G 2X0  
Phone: (506) 529-4432 Fax: (506) 529-4435

### Alward Charitable Foundation

The foundation funds charities in general and groups can apply by sending a letter describing their project to:

Alward Charitable Foundation  
PO Box 2001  
Havelock NB E4Z 6H3  
Phone: (506) 534-2241 Fax: (506) 534-8263



## Private Charitable Foundations

### Sir Joseph Flavelle Foundation

The foundation's purpose is to provide funding, with a preference for seed and project funding, to smaller registered charitable organizations in Canada involved in innovative projects that directly support their local communities.

Grants of between \$500 and \$2,500 are awarded in December of each year. For more information, phone or write to:

Sir Joseph Flavelle Foundation  
c/o Scotiatrust  
1 Adelaide Street East, 4th Floor  
Toronto ON M5C 2W8  
Phone: (416) 361-3615 Fax: (416) 361-3717

### Donner Canadian Foundation

The foundation is a general charity that allocates funds to charitable groups for development projects and social services across Canada. The foundation does not accept unsolicited requests. Instead, groups can send the director a two or three page description of their goals and programs, and the letter is kept on file. Letters can be sent to:

Donner Canadian Foundation  
Patrick Luciani, Executive Director  
8 Prince Arthur Avenue, 3rd Floor  
Toronto ON M5R 1A9  
Website: [www.donnerfoundation.org](http://www.donnerfoundation.org)

### The McLean Foundation

This foundation funds local projects by charities across Canada related to the arts, health and welfare. Groups can apply by writing a brief letter describing the applicant, project goal, duration, references, previous contact and finances. The letter can be sent to:

The McLean Foundation  
c/o Ms. Ev McTaggart  
2 St. Clair Avenue West, Suite 1008  
Toronto ON M4V 1L5  
Phone: (416) 964-6802 Fax: (416) 964-2804  
Website: [www.mcleanfoundation.on.ca/](http://www.mcleanfoundation.on.ca/)

### The J.W. McConnell Family Foundation

This foundation supports initiatives across Canada that directly strengthen communities. Housing corporations that provide low-cost housing for the aged are invited to apply, although funds are not available for buildings, facilities or equipment. The foundation funds projects that respond to a pressing national social issue, such as affordable housing. This fund also supports training and leadership initiatives and may make exceptional grants that fall outside of its stated restrictions.

Organizations are invited to submit a four or five page project summary by mail to:

The J.W. McConnell Family Foundation  
c/o The Secretary  
1002 Sherbrooke Street West, Suite 1800  
Montréal QC H3A 3L6  
Website: [www.mcconnellfoundation.ca/](http://www.mcconnellfoundation.ca/)

### Dewdney Family Charitable Foundation

The mission of the foundation is to provide financial assistance to groups focussed on helping youth and families.

For more information about this foundation, phone or write to:

Dewdney Family Charitable Foundation  
c/o Wilfred Taylor, President  
McClurkin Ahier & Company  
57 Queen Street  
Streetsville ON L5M 1K3  
Phone: (905) 858-4147 Fax: (905) 858-1162

### The Harold E. Ballard Foundation

The foundation is known to provide financial support for special needs housing groups. For more information, phone or write to:

The Harold E. Ballard Foundation  
c/o Thomas W. Ouchterlony  
Borden Ladner Gervais  
Scotia Plaza 40 King Street West  
Toronto ON M5H 3Y4  
Phone: (416) 367-6006 Fax: (416) 361-7098



## Corporate Charitable Foundations

Most of the corporate foundations require applicants to be registered charities. Groups are encouraged to explore these programs before applying, as many have restrictions that are not listed here.

### Citigroup Foundation

The Citigroup Foundation supports initiatives which help build the communities in which Citigroup does business, which includes the HRM.

The CitiFinancial Local Contributions Program is designed to help CitiFinancial branches contribute to not-for-profit charitable organizations. Construction and renovation of affordable housing is one of their priorities. The Local Contribution Program administers grants made available through the Citigroup Foundation.

Grants range between \$100 and \$5,000. Applications are available at the local Citifinancial branch.

Halifax 6100 Young Street Halifax NS B3K 2A4 (902) 455-2228	Dartmouth 100 Main Street, Dartmouth NS B2X 1R5 (902) 462-4097
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Website: [www.citifinancial.ca/eng/ewho/ecomunity.html](http://www.citifinancial.ca/eng/ewho/ecomunity.html)

### RBC Foundation

This foundation is focused on funding community programs related to youth and the elderly, and has given to non-profit housing projects in the past.

The list of application requirements can be found on their website.

RBC Foundation  
c/o Lori Smith, Manager Public Affairs  
5161 George Street, 13th Floor  
Halifax NS B3J 2Y1

Website: [www.rbc.com/community/donations/](http://www.rbc.com/community/donations/)

Download form at: [www.rbc.com/community/donations/Atlantic.rtf](http://www.rbc.com/community/donations/Atlantic.rtf)

### CIBC In Your Community

CIBC gives priority to organizations and causes that contribute to and support community development.

Requirements and restrictions are listed on the CIBC website. Applicants can send their information to:

CIBC In Your Community - Atlantic  
1809 Barrington Street, 16th Floor  
Halifax NS B3J 3K8  
Fax: (902) 429-6416

Website: [www.cibc.com/ca/inside-cibc/cibc-your-community/how-to-apply-for-funding.html](http://www.cibc.com/ca/inside-cibc/cibc-your-community/how-to-apply-for-funding.html)

### Manulife Partner in the Community Program

Manulife supports many community focused groups and programs. Each year employees give their time, energy and commitment to raise funds and offer volunteer support for a large number of community organizations.

Manulife require a comprehensive description of the organization and project, these requirements are listed on the website. Groups applying for this program must use the online application form.

Website: [www.manulife.com/corporate/corporate2.nsf/Public/corporategiving.html#](http://www.manulife.com/corporate/corporate2.nsf/Public/corporategiving.html#)

## Notes



## Corporate Charitable Foundations

### Bank of Montreal Community Giving Program

Bank of Montreal gives grants to community projects and has given funds to groups that provide housing affordable for low-income families. Affordable housing groups must apply under the 'Civic and Community Service' category.

Applicants should send a short letter of inquiry describing their project to the address below. When a project is selected, applicants will be asked to submit a proposal.

**BMO Financial Group**  
Donations Coordinator-Atlantic Division  
PO Box 2207  
5151 George Street, 15th Floor  
Halifax NS B3J 3C4  
Phone: (902) 421-3405

Website: [www2.bmo.com/content/0,1263,divId-7\\_langId-1\\_navCode-3676,00.html](http://www2.bmo.com/content/0,1263,divId-7_langId-1_navCode-3676,00.html)

### Bank of Montreal Fountain of Hope Employee Foundation

Fountain of Hope is run entirely by Bank of Montreal employees and donates funds to charities across Canada where the primary focus is humanitarian causes.

To make a donation request, download an application from the website and mail the forms to:

Fountain of Hope - Atlantic Region  
c/o Marilyn Dawdy - Regional Administrator  
5151 George Street, 15th floor  
Halifax NS B3J 1M5  
Phone: (902) 421-3555

Website: [www.fountainofhope.ca/application.html](http://www.fountainofhope.ca/application.html)

### Canadian Tire Foundation for Families

Foundation for Families is a cluster of smaller programs that provides assistance to charitable organizations that help families meet their basic needs, including shelter.

Program details are listed on the website. Groups must make a written request for funding and send it to:

Canadian Tire Foundation for Families  
2180 Yonge Street, 10th Floor  
Toronto ON M4P 2V8  
Phone: 1(877) 616-6600

Website: [www2.canadiantire.ca/CTenglish/foundation.html](http://www2.canadiantire.ca/CTenglish/foundation.html)

### ING Canada Online

ING Canada provides donations and community investment funding for not-for-profit and registered charitable organizations in Canada that are important in the communities where ING employees live. ING does not support capital campaigns, but has supported community housing projects in the past. Groups applying for funds must use the online application form.

Website: [www.ingcanada.com/en/foundation\\_apply.html](http://www.ingcanada.com/en/foundation_apply.html)



## Corporate Charitable Foundations

### Nova Scotia Credit Unions Charitable Foundation

Grants are provided to charitable organizations whose work is in keeping with the four main giving areas of the foundation (health care, education, the environment and the arts). This charity has given money to groups involved with providing emergency shelter and women's shelters.

For more information or to apply, visit the Nova Scotia Credit Union website at:

Website: [www.ns-credit-unions.com/cf-howtoapply.html](http://www.ns-credit-unions.com/cf-howtoapply.html)

### Imperial Oil Charitable Foundation

This foundation gives grants to programs aimed at improving the health of communities, such as those that emphasize wellness, safety and healthy lifestyles. Feasibility studies, funds for operating budgets or groups funded by the United Way are not eligible.

Grants are directed to community based projects that improve the quality of life in communities where the company has employees. The HRM is an eligible area, so send application or information requests to:

Imperial Oil Foundation  
111 St. Clair Avenue West  
Toronto ON M5W 1K3

Phone: 1(800) 668-3776

Website: [www.imperialoil.ca/Canada-English/Thisis/Donations/Charitable/TI\\_D\\_C\\_CharitableDonations.asp](http://www.imperialoil.ca/Canada-English/Thisis/Donations/Charitable/TI_D_C_CharitableDonations.asp)

### TD Canada Trust 'The Future Matters' Program

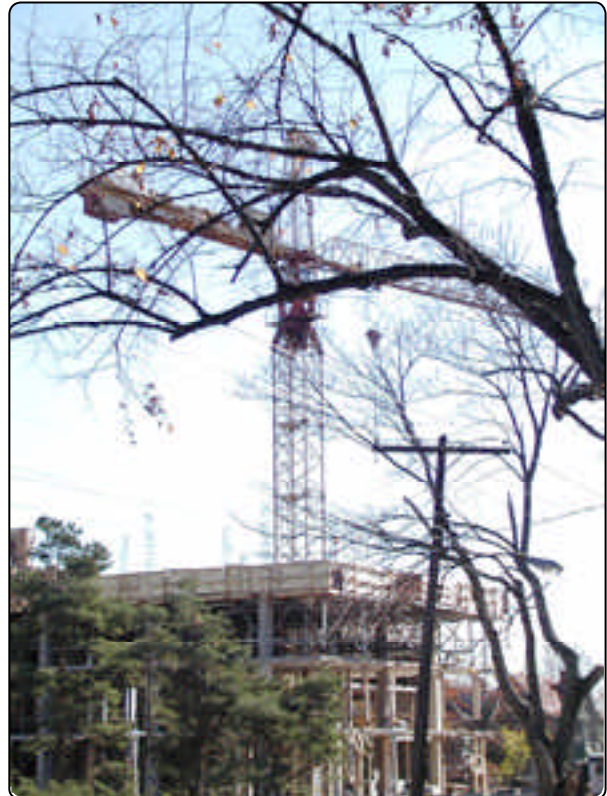
TD Canada Trust offers cash donations, gifts-in-kind and charitable sponsorships to charitable non-profit groups that promote arts and culture, improve social services, and strengthen our civic institutions.

Groups applying for funding can use the

online application. Requirements and restrictions can be found on the TD website.

Website: [www.td.com/community/how\\_submit.jsp#focus](http://www.td.com/community/how_submit.jsp#focus)

Online application: [www.grantrequest.com/SID\\_371/](http://www.grantrequest.com/SID_371/)



Notes



## Internet Links for Affordable Housing

[http://www12.statcan.ca/english/census01/Products/Standard/themes/Statistics Canada Census Topic Based Tabulations](http://www12.statcan.ca/english/census01/Products/Standard/themes/Statistics%20Canada%20Census%20Topic%20Based%20Tabulations)

<http://www.gov.ns.ca/finance/communitycounts/technotes.asp>  
Nova Scotia Community Counts Census information

<http://www.proposalwriter.com/sitemap.html>  
Proposal writing ideas

<http://halifaxpubliclibraries.ca/services/information.html#small>  
Information about services provided by the Halifax Public Library

<http://www.charityvillage.com/>  
Canada's supersite for the non-profit sector

<http://www.onpha.on.ca/publications/>  
A variety of publications and resource guides for non-profit housing groups

<http://bsa.cbasc.org>  
Business Startup Assistant, from the Canadian Business Service Centre

<http://www.imagine.ca>  
Imagine Canada encourages partnerships between charities, business and non-profit groups to build stronger Canadian communities

<http://www.ginsler.com/html/free.htm>  
Website with resources for non-profit groups

<http://www.designadvisor.org/>  
Design ideas for affordable housing

Many people contributed advice and information for this handbook. Thanks to the staff at the HRM Housing Resource Group in the HRM Planning Department, Canada Mortgage and Housing Corporation and Nova Scotia Department of Community Services. This is a student project by T. Williams.

Planning and Development Services  
PO Box 1749  
Halifax, NS B3J 3A5  
Phone: (902) 490-4612  
[www.halifax.ca/planning/homeless](http://www.halifax.ca/planning/homeless)



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